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PTO/SB/21 (08-00)

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

62/2164  
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112  
8-1502

# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/045,632
Filing Date	October 26, 2001
First Named Inventor	Milberger, et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-000230US

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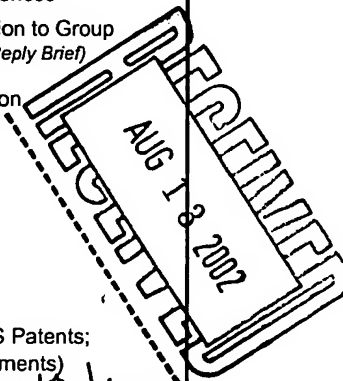
MAR 28 2002

Technology Center 2100

Total Number of Pages in This Submission 5

## ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Cited References: (9-US Patents; 4-Foreign; 2-Other Documents) <i>16 - co-pending applications</i>
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Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP
Signature	Thomas D. Franklin
Date	March 22, 2002

Reg. No. 43,616

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Typed or printed name	Cindy Bennett
Signature	
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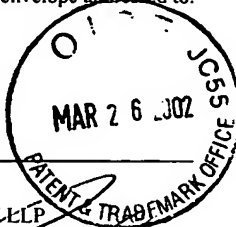
On March 22, 2002

TOWNSEND and TOWNSEND and CREW, LLP

By:

*Cindy Bennett*  
Cindy Bennett

PATENT  
Attorney Docket No.: 020375-000230US



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**MAR 28 2002**

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Susan M. Milberger, et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: **MONEY ORDER DEBIT FROM  
STORED VALUE FUND**

Examiner:

Art Unit: 2164

SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER 37  
CFR §1.97 and §1.98

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Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending application:

1. Application No. 09/476,384 filed December 30, 1999, Attorney Docket No. 020375-000700US.
2. Application No. 10/045,633 filed October 26, 2001, Attorney Docket No. 020375-000210US.
3. Application No. 10/046,654 filed October 26, 2001, Attorney Docket No. 020375-000220US.



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4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.

5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.

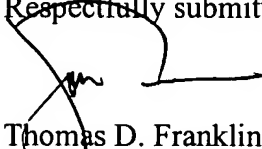
6. Application No. 10/076,036, filed February 13, 2002, Attorney Docket No. 020375-002100US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

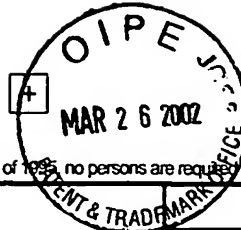
  
Thomas D. Franklin  
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP  
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Substitute for form 1449B/PTO

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Application Number 10/045,632  
Filing Date October 26, 2001  
First Named Inventor Milberger, Susan M.  
Group Art Unit 2164  
Examiner Name  
Attorney Docket Number 020375-000230US

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## U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	AA	5,220,501		Lawlor, et al.	06-15-1993	
	AB	5,555,496		Tackbary, et al.	09-10-1996	
	AC	5,757,917		Rose, et al.	05-26-1998	
	AD	5,826,241		Stein, et al.	10-20-1998	
	AE	5,960,412		Tackbary, et al.	09-28-1999	
	AF	6,029,150		Kravitz	02-22-2000	
	AG	6,070,798		Nethery	06-06-2000	
	AH	6,119,106		Mersky, et al.	09-12-2000	
	AI	6,246,996	B1	Stein, et al.	06-12-2001	
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## FOREIGN PATENT DOCUMENTS

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AX	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	AY							
	AZ							
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Date  
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **2** of **2**

### Complete if Known

Application Number	10/045,632
Filing Date	October 26, 2001
First Named Inventor	Milberger, Susan M.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-000230US

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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , Intell-A-check Product Overview, downloaded from website <a href="http://www.icheck.com/">http://www.icheck.com/</a> on 02/07/2000.	
	BC	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website <a href="http://www.telecheck.com/">http://www.telecheck.com/</a> on 2/7/2000.	
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